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*Amendments to the Claims*

This listing of claims will replace all prior versions, and listings, of claims in the application.

1-10. (Cancelled)

11. (Currently amended) A method, comprising:

receiving a first request, from a service device, for information regarding authentication of a user and identifying a price of a product or service to be purchased by the user, wherein the first request is in response to a transaction at the service device;

~~determining an authentication level required for the transaction based on a parameter of the transaction;~~

~~performing authentication of~~ authenticating the user for the transaction before completing the transaction ~~[[when]] if [[a]] the price is below a threshold amount, which corresponds to a first one of the authentication level is determined;~~ and

~~performing authentication of~~ authenticating the user for the transaction after completing the transaction ~~[[when]] if [[a]] the price is above a threshold amount, which corresponds to a second one of the authentication level is determined.~~

12. (Previously Presented) The method of claim 22, wherein identification information of the user includes personal attributes of the user.

13. (Currently amended) The method of claim 22, further comprising receiving from the service device information regarding current products or services provided.

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14. (Cancelled)

15. (Currently amended) The method of claim 11, wherein the determining further comprises:

comparing ~~[[the]]~~ a parameter of the transaction with a parameter of a past transaction.

16. (Currently Amended) The method of claim ~~[[11]]~~ 15, wherein the parameter is ~~[[cost]]~~ the price of service, services provision area, service provision frequency, or total sum of money for services provided.

17. (Currently Amended) A host computer, comprising:

a receiver operable to receive a request for information from a service device regarding authorization of a user and identifying at least a price of a product or service to be purchased by the user, wherein the request is in response to a transaction at the service device; and

~~a selecting device operable to determine an authentication level required for the transaction based on a parameter of the transaction,~~

wherein authentication of the user is performed for the transaction before completing the transaction ~~[[when]]~~ if [[a]] the price is below a threshold amount, which corresponds to a first one of the authentication level is determined,

wherein authentication of the user is performed for the transaction after completing the transaction ~~[[when]]~~ if [[a]] the price is above a threshold amount, which corresponds to a second one of the authentication level is determined.

18. (Currently amended) A communications device, comprising:

a receiver operable to receive, from a host computer, a request for information regarding authentication of a user at a service device, wherein the request is in response to a transaction at the service device;

a storage device operable to store information regarding the authentication of the user; and

a transmitter operable to transmit information regarding the authentication of the user, stored in the storage device, to the host computer in response to receiving the request for information regarding the authentication of the user;

wherein the communications device is a mobile communications device,

wherein the request for information is received before the transaction has completed when a first one of a plurality of independent authentication levels is used for the transaction, and

wherein the request for information is received after the transaction has completed when a second one of the plurality of independent authentication ~~level~~ levels is used for the transaction.

19. (Previously Presented) The communications device of claim 18, wherein the transmitter is further operable to selectively transmit, to the host computer, information regarding the authentication of the user based on a type of authentication requested.

20. (Cancelled)

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21. (Currently Amended) A tangible computer-readable medium having instructions stored thereon ~~computer-executable instructions that, if executed by a machine, cause the machine to perform a method~~ instructions comprising:

instructions for receiving a request, from a service device, for information regarding authentication of a user and identifying at least a price of a product or service to be purchased by the user, wherein the request is in response to a transaction at the service device;

~~determining an authentication level required for the transaction based on a parameter of the transaction;~~

instructions for performing authentication of authenticating the user for the transaction before completing the transaction ~~[[when]] if [[a]] the price is below a threshold amount, which corresponds to a first one of the authentication level is determined; and~~

instructions for performing authentication of authenticating the user for the transaction after completing the transaction ~~[[when]] if [[a]] the price is above a threshold amount, which corresponds to a second one of the authentication level is determined.~~

22. (Currently amended) The method of claim 11, wherein the ~~performing authentication~~ authenticating comprises:

transmitting to a mobile communications device a second request for user identification information in response to receiving the first request;

receiving the user identification information from the mobile communications device;

comparing the user identification information and authentication information to generate comparison results; and

using the comparison result for the authentication ~~to authenticate~~.

23. (Previously Presented) The host computer of claim 17, further comprising:

a transmitter operable to transmit a second request for user identification information to a mobile communications device in response to receiving the first request, wherein the receiver is further operable to receive, in response to the second request, user identification information from the mobile communications device; and

a comparing device operable to compare the user identification information and authentication information to generate comparison results.

24. (Previously Presented) The host computer of claim 23, wherein the user identification information includes personal attributes of the user.

25. (Previously Presented) The host computer of claim 23, wherein the receiver is further operable to receive from the service device information regarding current services provided.

26. (Currently Amended) The host computer of claim 23, wherein ~~[[the]]~~ a parameter of the transaction is ~~[[cost]]~~ the price of service, services provision area, service provision frequency, or total sum of money for services provided.

27. (Previously Presented) The host computer of claim 17, wherein the determining device is further operable to compare [[the]] a parameter of the transaction with a parameter of a past transaction.

28-30. (Cancelled)

31. (New) The method of claim 11, further comprising:

wherein the second authentication level occurs if the price is above a first threshold and below a second threshold and the second authentication comprises authenticating the user after receiving a first confirmation from the user; and

wherein a third authentication level occurs if the price is above the second threshold and the third authentication level comprises authenticating the user after receiving the first confirmation from the user and a second confirmation from the communications device.